

IN THE CLAIMS

Please amend claims as follows:

1. (Currently Amended) A computer-implemented method for payment of an invoice evidencing a payment obligation of a payer to a biller using a third-party intermediary, wherein the computer-implemented method is performed by one or more computers executing one or more programs stored in their memories, the computer-implemented method comprising:
  - receiving at the intermediary a nonrepudiable commitment from the payer to pay an amount of an invoice that is directly authorized by the payer, wherein the commitment includes a payment date subsequent to such authorization;
  - receiving from the biller a legally binding commitment to pay the amount of the invoice that is directly authorized by the payer to the intermediary if the payer does not pay the amount of the invoice to the intermediary;
  - receiving at the intermediary directly from the payer an authorization to pay the amount of the invoice to the biller;
  - after directly receiving the authorization, paying to the biller at least a substantial portion of the amount of the invoice; and
  - subsequently collecting from the payer (or the payer's agent) the amount of the invoice.
2. (Original) The method of claim 1, wherein the nonrepudiable commitment from the payer is to pay a respective amount of any invoice that is directly authorized by the payer.

3. (Original) The method of claim 1, wherein the legally binding commitment from the biller is to pay a respective amount to the intermediary of any invoice that is directly authorized by the payer if the payer does not pay the respective amount to the intermediary.

4. (Original) The method of claim 1, wherein the authorization is received electronically.

5. (Original) The method of claim 1, wherein the nonrepudiable commitment to pay comprises a commitment to pay within a predetermined period of time.

6. (Original) The method of claim 1, wherein the paying to the biller is done electronically.

7. (Original) The method of claim 1, wherein the full amount of the invoice is paid to the biller.

8. (Original) The method of claim 1, wherein the amount of the invoice is collected from the payer electronically.

9. (Currently Amended) The method of claim 1, wherein ~~the biller and the payer do not execute~~ the payment obligation is not part of an explicit payment agreement that is executed between the biller and the payer independent of the invoice ~~with each other.~~

10. (Original) The method of claim 1, further comprising collecting from the biller a fee for the paying of the invoice.

11. (Original) The method of claim 1, further comprising collecting from the payer a fee for the paying of the invoice.

12. (Original) An apparatus to facilitate payment of an invoice evidencing a payment obligation of a payer to a biller using a third-party intermediary, comprising:

a storage device; and

a processor connected to the storage device, the storage device storing a program for controlling the processor; and the processor operative with the program to:

receive at the intermediary a nonrepudiable commitment from the payer to pay the amount of any invoice that is directly authorized by the payer, wherein the commitment includes a payment date subsequent to such authorization;

receive from the biller a legally binding commitment to pay the amount of the invoice that is directly authorized by the payer to the intermediary if the payer does not pay the amount of such an invoice to the intermediary;

receive at the intermediary directly from the payer an authorization to pay the amount of the invoice to the biller;

after directly receiving the authorization, pay to the biller at least a substantial portion of the amount of the invoice; and

subsequently collect from the payer (or the payer's agent) the amount of the invoice.

13. (Original) The apparatus of claim 12, wherein the nonrepudiable commitment from the payer to pay a respective amount of any invoice that is directly authorized by the payer.

14. (Original) The apparatus of claim 12, wherein the legally binding commitment from the biller is to pay a respective amount to the intermediary of any invoice that is directly authorized by the payer if the payer does not pay the respective amount to the intermediary.

15. (Original) The apparatus of claim 12, wherein the nonrepudiable commitment to pay includes a commitment to pay within a predetermined period of time.

16. (Original) The apparatus of claim 12, wherein the nonrepudiable commitment to pay includes a commitment to pay within a predetermined period of time.

17. (Cancelled)

18. (Currently Amended) The apparatus of claim 12, wherein ~~the biller and the payer do not execute~~ the payment obligation is not part of an explicit payment agreement that is executed between the biller and the payer independent of the invoice with each other.

19. (Original) The apparatus of claim 12, further comprising the processor operative with the program to collect from the payer a fee for paying the invoice.

20. (New) An article of manufacturing having one or more machine-readable media storing instructions which, when executed by a machine, cause the machine to a method comprising:

receiving at the intermediary a nonrepudiable commitment from the payer to pay an amount of an invoice that is directly authorized by the payer, wherein the commitment includes a payment date subsequent to such authorization;

receiving from the biller a legally binding commitment to pay the amount of the invoice that is directly authorized by the payer to the intermediary if the payer does not pay the amount of the invoice to the intermediary;

receiving at the intermediary directly from the payer an authorization to pay the amount of the invoice to the biller;

after directly receiving the authorization, paying to the biller at least a substantial portion of the amount of the invoice; and

subsequently collecting from the payer (or the payer's agent) the amount of the invoice.